SOFER AND HAR

Patent

Attorney Docket No.: 828-002

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

AUG 17 2004

In re Application of

Golden

Serial No.: 09/541,197

Filed: April 3, 2000

For:

SYSTEM AND METHOD FOR PROVIDING

SECURE RETIREMENT BENEFITS VIA A

CONVERSION PROCESS

Mail Stop Non Fee Amendment

Commissioner of Patents

Box 1450

Alexandria, VA 22313-1450

AMENDMENT

In response to the Office Action dated May 7, 2004, please amend the above-identified application as follows:

Amendments to the Claims begin on page 2 of this paper.

Remarks begin on page 16 of this paper.